

Information to identify the case:

Debtor 1	Kyla B Munford	Social Security number or ITIN	xxx-xx-4782
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 3/12/20
Case number:	20-31416-KRH		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kyla B Munford	
2. All other names used in the last 8 years		
3. Address	111 Huntsman Road Sandston, VA 23150	
4. Debtor's attorney Name and address	James Bradley Winder Jr. FerrisWinder PLLC 9327 Midlothian TPKE, Suite 1J Chesterfield, VA 23235	Contact phone 804-767-1800 Email: jbwinder@ferriswinder.com
5. Bankruptcy trustee Name and address	Jennifer J. West Spotts Fain PC 411 E. Franklin Street, Suite 600 Richmond, VA 23219	Contact phone (804) 697-2094 Email: jjw_trustee@spottsfain.com

For more information, see page 2 >

Debtor **Kyla B Munford**

Case number **20-31416-KRH**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Kyla B Munford
DebtorCase No. 20-31416-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
Form ID: 309APage 1 of 2
Total Noticed: 52

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db
15294167 +Kyla B Munford, 111 Huntsman Road, Sandston, VA 23150-2117
15294168 +Albanese Chiropractic, 3960 Stillman Pkwy, Glen Allen, VA 23060-4197
15294169 +Bon Secours, PO BOX 28538, Henrico, VA 23228-8538
15294177 +Budget Dumpster, 830 Canterbury Rd, Westlake, OH 44145-1419
15294178 +Dominion Virginia Power, PO BOX 26532, Richmond, VA 23261-6532
15294179 +Drive Time, 3300 Mechanicsville Tnpk, Richmond, VA 23223-1727
15294179 +Elephant Auto Insurance, PO Box 8630, Richmond, VA 23226-0630
15294180 +Elizabeth River Tunnels, Linebarger Goggan Blair & Samp, 4826 Loop Central Dr STE 600, Houston, TX 77081-0000
15294185 +Globalvia, PO Box 430, Milwaukee, WI 53201-0430
15294186 +HCA, PO BOX 13620, Richmond, VA 23225-8620
15294187 +Henrico Dept of Public Utiliti, 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
15294189 +Henrico Federal Credit Union, 9401 West Broad Street, Henrico, VA 23294-5331
15294188 +Henrico Federal Credit Union, Attn: Bankruptcy, 9401 West Broad St, Henrico, VA 23294-5331
15294190 +Henrico Health Department, PO Box 90775, Henrico, VA 23273-0775
15294191 +James E. Jones, 7603 Forest Ave, Suite 204, Henrico, VA 23229-4937
15294193 +Locke A. Taylor DVM Inc, 9023 Woodman Road, Henrico, VA 23228-2133
15294194 +MABTC/Tidewater Credit Services, Attn: Bankruptcy, Po Box 13306, Chesapeake, VA 23325-0306
15294195 MABTC/Tidewater Credit Services, Po Box 13306, Virginia Beach, VA 23464-0000
15294196 #+MCV Physicians, 1601 Willow Lawn Drive St. 275, Richmond, VA 23230-3422
15294197 +Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
15294198 +Midwest Recovery Systems, 514 Earth City Plaza, Earth City, MO 63045-1303
15294205 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
15294207 +Pocohontas PKWY, PO Box 7693, Henrico, VA 23231-0193
15294208 +Port Authority of NY and NJ, Allied Interstate, PO BOX 4000, Warrenton, VA 20188-4000
15294215 +Tuckaway Elwood, 3319 Ellwood Ave, Richmond, VA 23221-2919
15294217 +YMCA, 3011 W Hundred Road, Chester, VA 23831-2110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: jbwinder@ferriswinder.com Mar 14 2020 04:17:50 James Bradley Winder, Jr.,
FerrisWinder PLLC, 9327 Midlothian TPKE, Suite 1J, Chesterfield, VA 23235
tr
+E-mail/Text: jwest@iq7technology.com Mar 14 2020 04:18:07 Jennifer J. West,
Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15294171 +EDI: CAPITALONE.COM Mar 14 2020 07:58:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
15294170 +EDI: CAPITALONE.COM Mar 14 2020 07:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
15294172 +EDI: WFNNB.COM Mar 14 2020 07:58:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
15294173 +EDI: WFNNB.COM Mar 14 2020 07:58:00 Comenity Bank/Lane Bryant, Po Box 182789,
Columbus, OH 43218-2789
15294175 +EDI: WFNNB.COM Mar 14 2020 07:58:00 Comenity/MPRC, Po Box 182120,
Columbus, OH 43218-2120
15294174 +EDI: WFNNB.COM Mar 14 2020 07:58:00 Comenity/MPRC, Attn: Bankruptcy, Po Box 182125,
Columbus, OH 43218-2125
15294176 +E-mail/Text: crbankruptcy@comrad.com Mar 14 2020 04:23:01 Commonwealth Radiology,
1508 Willow Lawn Drive St117, Richmond, VA 23230-3421
15294182 +EDI: AMINFOFP.COM Mar 14 2020 07:58:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
15294181 +EDI: AMINFOFP.COM Mar 14 2020 07:58:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
15294183 +EDI: PHINGENESIS Mar 14 2020 07:58:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
Po Box 4477, Beaverton, OR 97076-4401
15294184 +EDI: PHINGENESIS Mar 14 2020 07:58:00 Genesis Bc/Celtic Bank, Po Box 4499,
Beaverton, OR 97076-4499
15294200 +EDI: NAVIENTFKASMSERV.COM Mar 14 2020 07:58:00 Naviet, Po Box 9635,
Wilkes Barre, PA 18773-9635
15294199 +EDI: NAVIENTFKASMSERV.COM Mar 14 2020 07:58:00 Naviet, Attn: Claims Dept, Po Box 9500,
Wilkes-Barr, PA 18773-9500
15294202 +E-mail/Text: netcreditbnc@nova.com Mar 14 2020 04:23:18 NetCredit, 175 W Jackson Blvd,
Chicago, IL 60604-2615
15294201 +E-mail/Text: netcreditbnc@nova.com Mar 14 2020 04:23:18 NetCredit,
175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
15294203 +EDI: AGFINANCE.COM Mar 14 2020 07:58:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
15294204 +EDI: AGFINANCE.COM Mar 14 2020 07:58:00 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010
15294206 E-mail/Text: info@phoenixfinancialsvcs.com Mar 14 2020 04:18:05 Phoenix Financial SVC,
PO BOX 361450, Indianapolis, IN 46236-0000
15294210 EDI: NEXTEL.COM Mar 14 2020 07:58:00 Sprint, 6391 Sprint Parkway,
Overland Park, KS 66251-0000

District/off: 0422-7

User: manleyc
Form ID: 309A

Page 2 of 2
Total Noticed: 52

Date Rcvd: Mar 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15294212 E-mail/Text: tidewaterlegalebn@twcs.com Mar 14 2020 04:22:16 Tidewater Finance Company,
6520 Indian River Road, Virginia Beach, VA 23464-0000
15294211 +EDI: COMCASTCBLCENT Mar 14 2020 07:58:00 Telecom Self-reported, Po Box 4500,
Allen, TX 75013-1311
15294213 +E-mail/Text: marisa.sheppard@timepayment.com Mar 14 2020 04:22:52 Timepayment Corp, LLC.,
Attn: Bankruptcy, 1600 District Ave, Ste 200, Burlington, MA 01803-5233
15294214 +E-mail/Text: marisa.sheppard@timepayment.com Mar 14 2020 04:22:52 Timepayment Corp, LLC.,
1600 District Ave Ste 20, Burlington, MA 01803-5233
15294216 +EDI: COMCASTCBLCENT Mar 14 2020 07:58:00 Xfinity, PO Box 21428,
Saint Paul, MN 55121-0428

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15294192 Jefferson Capital Systems LLC, PO BOX 953158
15294209 ##+Receivable Systems. Inc., PO Bix 8630, Richmond, VA 23226-0630

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

James Bradley Winder, Jr. on behalf of Debtor Kyla B Munford jbwinder@ferriswinder.com,
rwferris@ferriswinder.com;fwecfmail@gmail.com;r50498@notify.bestcase.com
Jennifer J. West jjw_trustee@spottsfain.com, jwest@iq7technology.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3